

Gayle E. Mills  
P.O. BOX 36317  
TUCSON, AZ 85740  
(520) 792-1115  
Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA  
TUCSON DIVISION**

In re: DALE, CHAD E.	§ Case No. 4:12-12808-EWH
DALE, JACQUELYN J.	§
	§
Debtor(s)	§

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on June 07, 2012. The undersigned trustee was appointed on June 07, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554 except that the trustee reserves, pursuant to 11 U.S.C. section 554(c), the estate's interest in the following: 25 - NOTE RECEIVABLE DUE FROM SANDRA FOOTE, 26 - CARRYBACK RELATED TO THE SALE OF REAL PROPERTY.  
The filing of the Trustee's Final Report shall not be deemed an abandonment of the estate's interest in these assets. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

4. The trustee realized the gross receipts of \$ 3,500.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>145.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>3,355.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/17/2013 and the deadline for filing governmental claims was 01/17/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$875.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$875.00, for a total compensation of \$875.00<sup>2</sup> In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$34.93, for total expenses of \$34.93.<sup>2</sup>

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/27/2013 By: /s/Gayle E. Mills  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-7-TFR (05/1/2011)**

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 4:12-12808-EWH

Trustee: (240310) Gayle E. Mills

Case Name: DALE, CHAD E.

Filed (f) or Converted (c): 06/07/12 (f)

DALE, JACQUELYN J.

§341(a) Meeting Date: 08/14/12

Period Ending: 12/27/13

Claims Bar Date: 01/17/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 9681 S. Calle De Buena Vista, Safford, Arizona Ordered abandoned 9/7/12.	650,000.00	0.00	OA	0.00	FA
2 31.8 acres of land in San Jose, Arizona only value is in adjacent property / not sufficient value over costs to sell	104,940.00	7,694.07		0.00	FA
3 Lot 106 Ash Creek Acres, Pima, Arizona	12,000.00	0.00		0.00	FA
4 Arizona State Credit Union checking account	126.25	0.00		0.00	FA
5 Chase Bank checking account in the name of Alive	50.92	0.00		0.00	FA
6 Arizona State Credit Union savings account	9.09	9.09		0.00	FA
7 Household goods and furnishings	7,000.00	0.00		0.00	FA
8 Non-Exempt Household goods and furnishings Debtors to redeem	3,500.00	2,450.00		2,450.00	FA
9 Miscellaneous lithographs Debtors to redeem	300.00	210.00		210.00	FA
10 Snow globe collection (broken, not sellable) Debtors to redeem	900.00	630.00		630.00	FA
11 Books	500.00	0.00		0.00	FA
12 Wardrobes	800.00	0.00		0.00	FA
13 Engagement and wedding rings	800.00	0.00		0.00	FA
14 2 guitars	500.00	0.00		0.00	FA
15 Croquet set, ping pong table	300.00	210.00		210.00	FA
16 Modern Woodman term life insurance policy	0.00	0.00		0.00	FA
17 Modern Woodman term life insurance policy	0.00	0.00		0.00	FA
18 Valley Forge Life Insurance Company term life	0.00	0.00		0.00	FA
19 100% interest in Infinity Financial Group, LLC	0.00	0.00		0.00	FA
20 25% interest in Tally-Ho Group, LLC	0.00	0.00		0.00	FA
21 25% interest in Safford Funding, LLC	0.00	0.00		0.00	FA
22 25% interest in Safford Flooring, LLC	0.00	0.00		0.00	FA
23 100% interest in Alive Management Co - no assets	0.00	0.00		0.00	FA

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24 Commissions owed Considered abandoned / uncollected as part of settlement w/ Debtor for non-exempt asset retention.	4,623.00	1,155.75		0.00	FA
25 Note receivable due from Sandra Foote Deed of Trust recorded on Graham County property; would be assigned to Estate via BK if ever sold.	20,000.00	20,000.00		0.00	FA
26 Carryback related to the sale of real property Lien is in 2nd position behind deed of trust, with no payments until 1st principal is paid off.	8,000.00	8,000.00		0.00	FA
27 2011 Lexus ES350 with 9,000 miles	38,000.00	0.00		0.00	FA
28 2007 Lincoln Navigator with 86,000 miles	21,000.00	0.00		0.00	FA
29 1993 Chevrolet pickup truck with 158,000 miles	1,000.00	0.00		0.00	FA
30 2 computers and a laptop	2,000.00	0.00		0.00	FA
<b>30 Assets Totals</b> (Excluding unknown values)	<b>\$876,349.26</b>	<b>\$40,358.91</b>		<b>\$3,500.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Debtors to turn over 25% of commissions and consider offer to redeem other non-exempt property

10/17/12: Requested CBD and Filed Notice of Sale with Court.

11/28/12: Filed Report of Private Sale with Court.

03/26/13: upon creditor's amendment, withdraw obj. to claim No. 10

Initial Projected Date Of Final Report (TFR): November 15, 2013

Current Projected Date Of Final Report (TFR): January 15, 2014

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 4:12-12808-EWH  
**Case Name:** DALE, CHAD E.  
 DALE, JACQUELYN J.  
**Taxpayer ID #:** \*\*-\*\*\*1032  
**Period Ending:** 12/27/13

**Trustee:** Gayle E. Mills (240310)  
**Bank Name:** The Bank of New York Mellon  
**Account:** \*\*\*\*-\*\*\*\*\*70-66 - Checking Account  
**Blanket Bond:** \$72,661,955.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/15/12		Chad and Jacquelyn Dale	Acct #12-12808-01; Payment #1; payment to redeem non-exempt items		1,500.00		1,500.00
	{8}		Acct #12-12808-01; Payment #1; payment to redeem non-exempt items 1,050.00	1129-000			1,500.00
	{9}		Acct #12-12808-01; Payment #1; payment to redeem non-exempt items 90.00	1129-000			1,500.00
	{10}		Acct #12-12808-01; Payment #1; payment to redeem non-exempt items 270.00	1129-000			1,500.00
	{15}		Acct #12-12808-01; Payment #1; payment to redeem non-exempt items 90.00	1129-000			1,500.00
11/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,475.00
12/06/12		Chad and Jacquelyn Dale	Acct #12-12808-01; Payment #2; payment to redeem non-exempt items		1,000.00		2,475.00
	{8}		Acct #12-12808-01; Payment #2; payment to redeem non-exempt items 700.00	1129-000			2,475.00
	{9}		Acct #12-12808-01; Payment #2; payment to redeem non-exempt items 60.00	1129-000			2,475.00
	{10}		Acct #12-12808-01; Payment #2; payment to redeem non-exempt items 180.00	1129-000			2,475.00
	{15}		Acct #12-12808-01; Payment #2; payment to redeem non-exempt items 60.00	1129-000			2,475.00
12/20/12		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001024031088 20121220	9999-000		2,475.00	0.00

Subtotals : \$2,500.00 \$2,500.00

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**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
<b>ACCOUNT TOTALS</b>					<b>2,500.00</b>	<b>2,500.00</b>	<b>\$0.00</b>
Less: Bank Transfers					0.00	2,475.00	
<b>Subtotal</b>					<b>2,500.00</b>	<b>25.00</b>	
Less: Payments to Debtors						0.00	
<b>NET Receipts / Disbursements</b>					<b>\$2,500.00</b>	<b>\$25.00</b>	

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**Trustee:** Gayle E. Mills (240310)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*2466 - Checking Account  
**Blanket Bond:** \$72,661,955.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/21/12		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	2,475.00		2,475.00
12/31/12		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,465.00
01/03/13		Chad and Jacquelyn Dale	Acct #12-12808-01; Payment #3; payment to redeem non-exempt items		1,000.00		3,465.00
	{8}		Acct #12-12808-01; 700.00 Payment #3; payment to redeem non-exempt items	1129-000			3,465.00
	{9}		Acct #12-12808-01; 60.00 Payment #3; payment to redeem non-exempt items	1129-000			3,465.00
	{10}		Acct #12-12808-01; 180.00 Payment #3; payment to redeem non-exempt items	1129-000			3,465.00
	{15}		Acct #12-12808-01; 60.00 Payment #3; payment to redeem non-exempt items	1129-000			3,465.00
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,455.00
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,445.00
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,435.00
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,425.00
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,415.00
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,405.00
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,395.00
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,385.00
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,375.00
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,365.00
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,355.00

<b>ACCOUNT TOTALS</b>	<b>3,475.00</b>	<b>120.00</b>	<b>\$3,355.00</b>
Less: Bank Transfers	2,475.00	0.00	
<b>Subtotal</b>	<b>1,000.00</b>	<b>120.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$1,000.00</b>	<b>\$120.00</b>	



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**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # ***-*****70-66	2,500.00	25.00	0.00
Checking # *****2466	1,000.00	120.00	3,355.00
	<b>\$3,500.00</b>	<b>\$145.00</b>	<b>\$3,355.00</b>

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 4:12-12808-EWH  
Case Name: DALE, CHAD E.  
Trustee Name: Gayle E. Mills

**Balance on hand:** \$ 3,355.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	CYNTHIA ROMERO	55,356.00	0.00	0.00	0.00
2	ELIZABETH HOLLOWAY- BAIRD	39,262.65	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,355.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Gayle E. Mills	875.00	0.00	875.00
Trustee, Expenses - Gayle E. Mills	34.93	0.00	34.93

Total to be paid for chapter 7 administration expenses: \$ 909.93

Remaining balance: \$ 2,445.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,445.07

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,445.07

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 398,464.56 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 0.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Discover Bank	16,575.55	0.00	101.71
4	PYOD, LLC	226.74	0.00	1.39
5	PYOD, LLC	26,215.38	0.00	160.86
6	Portfolio Investments II LLC	596.05	0.00	3.66
7	Portfolio Investments II LLC	991.74	0.00	6.09
8	Portfolio Investments II LLC	2,386.49	0.00	14.64
9	FIA CARD SERVICES, N.A.	31,633.52	0.00	194.11
10 -2	Edgar Bergeron	296,446.78	0.00	1,819.07
11	Quantum3 Group LLC for	2,881.56	0.00	17.68
12	Quantum3 Group LLC for	4,715.22	0.00	28.93
13	American Express Centurion Bank	2,297.29	0.00	14.10
14	US BANK N.A.	5,296.42	0.00	32.50
15	GE Capital Retail Bank	8,201.82	0.00	50.33

Total to be paid for timely general unsecured claims: \$ 2,445.07

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 769.29 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
16	Capital One, N.A.	769.29	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00